

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

**NORTHERN DISTRICT OF TEXAS**

Case number (if known): \_\_\_\_\_ Chapter you are filing under:

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

☐ Check if this is an  
amended filing

**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy****04/20**

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<b>1. Your full name</b>  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	<b>James</b> First Name  Middle Name  <b>Varga</b> Last Name  Suffix (Sr., Jr., II, III)	First Name  Middle Name  Last Name  Suffix (Sr., Jr., II, III)
<b>2. All other names you have used in the last 8 years</b>  Include your married or maiden names.	First Name  Middle Name  Last Name	First Name  Middle Name  Last Name
<b>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</b>	<b>xxx - xx - 4 3 0 8</b> OR <b>9xx - xx -</b>	<b>xxx - xx -</b> OR <b>9xx - xx -</b>
<b>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years</b>  Include trade names and doing business as names	<input checked="" type="checkbox"/> I have not used any business names or EINs.  Business name  Business name  Business name	<input type="checkbox"/> I have not used any business names or EINs.  Business name  Business name  Business name

Debtor 1 **James Varga**

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

EIN \_\_\_\_\_

EIN \_\_\_\_\_

**About Debtor 2 (Spouse Only in a Joint Case):**

EIN \_\_\_\_\_

EIN \_\_\_\_\_

**5. Where you live****4215 Southcrest Dr.**

Number Street

**Arlington TX 76013**

City State ZIP Code

**Tarrant**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

Number Street

City State ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

**6. Why you are choosing this district to file for bankruptcy***Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

*Check one:*

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

**Part 2: Tell the Court About Your Bankruptcy Case****7. The chapter of the Bankruptcy Code you are choosing to file under**

*Check one:* (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

Debtor 1 James Varga Case number (if known) \_\_\_\_\_

8. How you will pay the fee ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

☒ No

☐ Yes.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ No

☐ Yes.

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, \_\_\_\_\_  
MM / DD / YYYY if known

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, \_\_\_\_\_  
MM / DD / YYYY if known

11. Do you rent your residence?

☒ No. Go to line 12.

☐ Yes. Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.

☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **James Varga**

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

12. Are you a sole proprietor of any full- or part-time business?
- ☒ No. Go to Part 4.
- ☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

Name of business, if any \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

City \_\_\_\_\_

State \_\_\_\_\_

ZIP Code \_\_\_\_\_

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor* or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

- ☒ No. I am not filing under Chapter 11.
- ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- ☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- ☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

**Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?
- ☒ No
- ☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP Code \_\_\_\_\_

Debtor 1 **James Varga**

Case number (if known) \_\_\_\_\_

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:***You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):***You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **James Varga**

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes****16. What kind of debts do you have?****16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."☐ No. Go to line 16b.☒ Yes. Go to line 17.**16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.☐ No. Go to line 16c.☐ Yes. Go to line 17.**16c.** State the type of debts you owe that are not consumer or business debts.  
\_\_\_\_\_**17. Are you filing under Chapter 7?**☐ No. I am not filing under Chapter 7. Go to line 18.☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?☒ No☐ Yes**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?****18. How many creditors do you estimate that you owe?**☐ 1-49☐ 1,000-5,000☐ 25,001-50,000☐ 50-99☐ 5,001-10,000☐ 50,001-100,000☒ 100-199☐ 10,001-25,000☐ More than 100,000☐ 200-999**19. How much do you estimate your assets to be worth?**☒ \$0-\$50,000☐ \$1,000,001-\$10 million☐ \$500,000,001-\$1 billion☐ \$50,001-\$100,000☐ \$10,000,001-\$50 million☐ \$1,000,000,001-\$10 billion☐ \$100,001-\$500,000☐ \$50,000,001-\$100 million☐ \$10,000,000,001-\$50 billion☐ \$500,001-\$1 million☐ \$100,000,001-\$500 million☐ More than \$50 billion**20. How much do you estimate your liabilities to be?**☐ \$0-\$50,000☐ \$1,000,001-\$10 million☐ \$500,000,001-\$1 billion☐ \$50,001-\$100,000☒ \$10,000,001-\$50 million☐ \$1,000,000,001-\$10 billion☐ \$100,001-\$500,000☐ \$50,000,001-\$100 million☐ \$10,000,000,001-\$50 billion☐ \$500,001-\$1 million☐ \$100,000,001-\$500 million☐ More than \$50 billion

Debtor 1 James Varga Case number (if known) \_\_\_\_\_**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X /s/ James Varga** \_\_\_\_\_  
James Varga, Debtor 1

Executed on 07/13/2021  
MM / DD / YYYY

**X** \_\_\_\_\_  
Signature of Debtor 2

Executed on \_\_\_\_\_  
MM / DD / YYYY

Debtor 1 James Varga Case number (if known) \_\_\_\_\_**For your attorney, if you are represented by one****If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X /s/ Richard F. Tallini** \_\_\_\_\_

Signature of Attorney for Debtor

Date **07/13/2021** \_\_\_\_\_

MM / DD / YYYY

**Richard F. Tallini** \_\_\_\_\_

Printed name

**Bailey & Galyen** \_\_\_\_\_

Firm Name

**1300 Summit Ave. #650** \_\_\_\_\_

Number Street

**Fort Worth** \_\_\_\_\_

City

**TX** \_\_\_\_\_

State

**76102** \_\_\_\_\_

ZIP Code

Contact phone **(817) 359-7024** \_\_\_\_\_Email address **rtallini@galyen.com** \_\_\_\_\_**24093548** \_\_\_\_\_

Bar number

**TX** \_\_\_\_\_

State



## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

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### This notice is for you if:

- **You are an individual filing for bankruptcy,**  
and
- **Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

**You should have an attorney review your decision to file for bankruptcy and the choice of chapter.**

### Chapter 7: Liquidation

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	\$245	filing fee
	\$78	administrative fee
+	\$15	trustee surcharge
	<hr/>	
	\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that the even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$571	administrative fee
	<hr/>	
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

**Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

<http://www.uscourts.gov/forms/bankruptcy-forms>

A married couple may file a bankruptcy case together--called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

**Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury--either orally or in writing--in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

**Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

B2030 (Form 2030) (12/15)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

In re **James Varga**

Case No. \_\_\_\_\_

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	<u><b>\$3,200.00</b></u>
Prior to the filing of this statement I have received.....	<u><b>\$3,200.00</b></u>
Balance Due.....	<u><b>\$0.00</b></u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**07/13/2021**

*Date*

**/s/ Richard F. Tallini**

*Richard F. Tallini*

Bailey & Galyen

1300 Summit Ave. #650

Fort Worth, TX 76102

Phone: (817) 359-7024 / Fax: (817) 592-5958

Bar No. 24093548

**/s/ James Varga**

**James Varga**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **James Varga**

CASE NO

CHAPTER **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 7/13/2021

Signature /s/ James Varga  
James Varga

Date \_\_\_\_\_

Signature \_\_\_\_\_

5828 Cubesmart TX FW Rosedale St  
6405 E Rosedale St.  
Fort Worth, TX 76112

Acumatica The Cloud ERP  
Alliance Solution Group  
11235 SE 6th St. #140  
Bellevue, WA 98004

Affirm, Inc.  
Attn: Bankruptcy  
30 Isabella St, Floor 4  
Pittsburgh, PA 15212

Albert 360  
2448 East 81st St #4200  
Tulsa, OK 74137

American Express  
Al Van Vleck  
1097 Whisperglen Glen  
Rockwall, TX 75087

American Express  
Al Van Vleck  
PO Box 650448  
Dallas, TX 75265

Angel Jaramillo  
3821 Marigold Ave  
Fort Worth, TX 76111

AT&T Wireless  
Foundation Acct #07502931  
PO Box 6463  
Carol Stream, IL 60197

Attorney General Child Support Division  
Region 4 Bankruptcy Section  
400 South Zang #1100  
Dallas, TX 75208



Attorney of Law  
c/o Citibank NA, A Fed National Assoc  
75 N. Fair Oaks Ave  
Pasadena, CA 91103

Balboa Capital Corp  
575 Anton Blvd. 12th Floor  
Costa Mesa, CA 92626

Baloba Capital  
7000 Civic Center Dr. W  
Santa Ana, CA 92701

Beacon Sales Acquisition Inc  
dba Allied Building Products  
1102 West Ave #200  
Austin, TX 78701

Beacon Supply Acquisition Inc.  
1102 Lakeside Blvd #200  
Austin, TX 78701

Bill Blankenship Contracting Inc  
1001 Kennedy Lanea #230  
Fort Worth, TX 76131

Boa Credit Card  
Al Van Vleck  
1097 Whispering Glen  
Rockwall, TX 75087

Boa Credit Card  
Al Van Vleck  
PO Box 15796  
Wilmington, DE 19886

Brian Smith Attorney  
Whitaker Chalk Swimdel & Schwartz PLLC  
301 Commerce #3500  
Fort Worth, TX 76102

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Capstone Capital Partners, LLC  
c/o Capstone Servicing Corp  
507 Denali Pass #401  
Cedar Park, TX 78613

Capstone Fund LLC  
c/o Capstone Servicing Corp  
507 Denali Pass #401  
Cedar Park, TX 78613

Capstone Fund LLC  
c/o Capstone Servicing Corp  
507 Denali Pass #401  
Cedar Park, TX 78613

Capstone Fund, LLC  
c/o Capstone Servicing Corp  
507 Denali Pass #401  
Cedar Park, TX 78613

Capstone Fund, LLC  
c/o Capstone Servicing Corp  
507 Denali Pass #401  
Cedar Park, TX 78613

Capstone Lending Trust  
c/o Capstone Servicing Corp  
507 Denali Pass #401  
Cedar Park, TX 78613

Chase Credit Card  
Al Van Vleck  
1097 Whispering Glen  
Rockwall, TX 75087

Chase Credit Card  
Al Van Vleck  
PO Box 6294  
Carol Stream, IL 60197

Citibank NA, A Federal Natl Assoc  
75 N. Fair Oaks Ave  
Pasadena, CA 91103

City of Fort Worth  
PO Box 99005  
Fort Worth, TX 76199

City of FW  
PO Box 99005  
Fort Worth, TX 76199

Cloyd Investments  
PO Box 800961  
Balch Springs, TX 75180

Cowtown Redi Mix Concrete  
PO Box 162327  
Fort Worth, TX 76161

Credit One Bank  
Attn: Bankruptcy Department  
PO Box 98873  
Las Vegas, NV 89193

Credit Systems International, Inc  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

CTG Tech LLC  
PO Box 2907  
Amarillo, TX 79105

Cytracom  
450 Century Pkwy #100  
Allen, TX 75013

Davide Mudd  
700 E Southlake Blvd. #150  
Southlake, TX 76092

Delange Landen Financial Serv LLC  
1111 Old Eagle School Rd.  
Wayne, PA 19087

DFW Office Systems  
13719 Gamma Rd  
Dallas, TX 75244

DHLC Mortgage, LLC  
2804 Greenville Ave  
Dallas, TX 75206

Direct Capital Div of Citibank NA  
155 Commerce Way  
Portsmouth, NH 03801

Dirt-Tech Constructino & Excavation  
7070 Hudson Cemetery Rd  
Mansfield, TX 76063

EBSHarley Davidson R  
PO Box 21829  
Carson City, NV 89721

Emvlp Llc/fis  
Po Box 2313  
Bloomington, IL 61702

Equity Trust Co Custodian FBO  
Will Ford Hartnett Sr. IRA  
2920 Pearl St  
Dallas, TX 75201

Equity Trust Company  
FBO Cynthia Pullen  
PO Box 45209  
Westlake, OH 44145

Equity Trust Company Custodian  
FBO Villarreal IRA #200259125  
PO Box 451340  
Westlake, OH 44145

Equity Trust Company FBO  
Will Ford Hartnett Sr. IRA  
2920 Pearl St.  
Dallas, TX 75201

Equity Trust Co Custodian  
FBO Donna Hart IRRA  
PO Box 451340  
Westlake, OH 44145

Everest Business Funding  
8200 NW 52nd Ter 2nd Floor  
Doral, FL 33166

Exact Land Survey  
PO Box 74133  
Cleveland, OH 44194

FA-Lending USA  
PO Box 503430  
San Diego, CA 92128

First Bank Card  
a div First Natl Bank of Omaha  
1620 Dodge St  
Omaha, NE 68197

First Bankcard  
PO Box 2951  
Omaha, NE 68103

First Funding GB LLC  
2205 Martin Dr. #200  
Bedford, TX 76021

First National Bank  
Attn: Bankruptcy  
PO Box 3128  
Omaha, NE 68103

First Premier  
601 S> Minnesota  
Sioux Falls, SD 57104

First Premier Bank  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117

Fort Worth Community C  
Po Box 210848  
Bedford, TX 76095

Fund Box Loans  
300 Montgomery St #900  
San Francisco, CA 94104

FW Community CU  
PO Box 672051  
Dallas, TX 75267

GCTK Merritt LLC  
2525 Highway 360 #2224  
Eules, TX 76039

Global Realty Management TX Inc  
15866 Champion Forest Drive  
Spring, TX 77379

Handsome Web LLC  
PO Box 121975  
Arlington, TX 76012

Harley Davidson Financial  
Attn: Bankruptcy  
PO Box 22048  
Carson City, NV 89721

Hawaiian Airlines Master Credit Card  
Al Van Vleck  
1097 Whispering Glen  
Rockwall, TX 75087

Hawaiian Airlines Master Credit Card  
Al Van Vleck  
PO Bo x8801  
Wilmington, DE 19801

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

Internal Revenue Service--Insolvency  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Investment Colleagues LLC  
605 Parker Dr.  
Euless, TX 76039

J Javier Anziani  
Freedman & Price PC  
Austin, TX 78701

Jack Roomigh Aia  
Knight Group Architects  
212 Verna Trail N  
Fort Worth, TX 76108

JC Taylor Contracting Inc.  
604 Bluebonnet Lane  
Kennedale, TX 76060

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Fort Worth, TX 76196

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Dallas, TX 75206

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Arlington, TX 76016

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925 B Peachtree St NE #1688  
Atlanta, GA 30309

KC Capital Partners LLC  
5151 Beltline Rd. #1050  
Dallas, TX 75254

KR Enterprises LLC  
605 Parker Dr.  
Euless, TX 76039

LendingUSA  
Attn: Bankruptcy  
15303 Ventura Blvd, Ste 850  
Sherman Oaks, CA 91403

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Arlington, TX 76015



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Houston, TX 77098

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2777 N. Stemmons Freeway #1000  
Dallas, TX 75207

Loan Rangers Capital Investments, LLC  
2235 E. 6th St. #103  
Austin, TX 78702

Lost Runner 401K  
609 White Oak St  
Allen, TX 75002

Lowes  
PO Box 530914  
Atlanta, GA 30353

Mary Frosto  
4625 Pinon St  
Flower Mound, TX 75028

Mary Frosto  
4625 Pinon Street  
Flower Mound, TX 75028

Matthew Taplett  
Pope Hardwicke Christie et al  
500 W i7th Street \$600  
Fort Worth, TX 76102

Mercury/FBT  
Attn: Bankruptcy  
PO Box 84064  
Columbus, GA 31908

Merrick Bank/CardWorks  
Attn: Bankruptcy  
PO Box 9201  
Old Bethpage, NY 11804

Michael Bernstein  
416 S Third Street  
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National Multicultural Heritage Museum  
FKA NCOFCMH, TX Non-Profit  
2041 Scott Ave #100  
Fort Worth, TX 76103

Nebraska Furniture Co  
5600 Nebraska Furn Mart Dr.  
The Colony, TX 75056

North Texas Tollway  
PO Box 660244  
Dallas, TX 75266

Oakcliff Offie Products  
1876 Lone Star Dr.  
Dallas, TX 75212

Pacific Coast Supply  
4290 Roseville Rd.  
North Highlands, CA 95660-5170

Pearl Capital/Peral Delta Funding LLC  
80 State Street  
Albany, NY 12207

Perdue Brandon Fielder Collins & Mott  
500 East Border Street, Suite 640  
Arlington, Texas 76010

Pinnacle Bank Texas  
c/o Jim Austin  
6750 Bridge St.  
Fort Worth, TX 76112

Planet Home Lending  
PO Box 1001  
Meriden, CT 06450

PMR Home Concepts, LLC  
c/o Ronald McIntosh  
7205 Cloverglenn Dr.  
Dallas, TX 75249

Projects & Plans DFW LLC  
341 W. Jefferson #750  
Dallas, TX 75208

Projects & Plans FW LLC  
351 W. Jefferson  
Dallas, TX 75208

Quest IRA Inc  
FBO Alvin McCathen IRA#1584611  
17171 Park Row, #100  
Houston, TX 77084

Quest IRA, Inc FBO Ronald McIntosh IRA  
c/o Robert McIntosh  
7205 Cloverglenn Dr.  
Dallas, TX 75249

Quest Trust Co  
FBO David Mudd IRA 33381021  
17171 Park Row #100  
Houston, TX 77084

Quest Trust Co  
FBO David Mudd IRA #3381021  
17171 Park Row #100  
Houston, TX 77084

Quest Trust Co  
FBO Martha Sapien IRA #3236221  
17171 Park Row #100  
Houston, TX 77084

Quest Trust Co FBO Susan Graham  
IRA361811  
17171 Park Row #100  
Houston, TX 77084

Quest Trust Co FBO Susan Graham  
Roth IRA 3361811 Individual Trust  
17171 Park Row #100  
Houston, TX 77084

Quest Trust Company  
FBO Susan Graham  
Roth IRA 3361821 Individual Trust  
902 Melissa Lane  
Garland, TX 75040

Quest Trust Company FBO Susan Graham  
HSA 3361871 Individual Trust  
17171 Park Row #100  
Houston, TX 77084

Quest Trust Co  
FBO Martha Sapien IRA#3236221  
17171 Park Row #10  
Houston, TX 77084

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3700 Noble Ave  
PO Box 1921  
Fort Worth, TX 76101

R.E. Sweeny Lumber Co  
c/o Pamela Ashcraft Tucker et al  
1702 N. Collins #100  
Richardson, TX 75080

Ramesh Singh  
c/o Recovery Management Systems Inc.  
25 SE 2nd Ave #1220  
Miami, FL 33131-1605

Randall Adair  
325 N. St Paul Street #1400  
Dallas, TX 75201

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PO Box 11007  
Birmingham, AL 35288

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14951 N. Dallas Pkwy #350  
Dallas, TX 75254

Robert Half Int'l dba Account Temps  
c/o Jameson and Dunagan PC  
5429 LBJ Freeway #700  
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300 Park Ave #1400  
San Jose, CA 95110

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Nebraska Furniture Co  
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Dallas, TX 75244

Sherwin Williams  
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Hurst, TX 76053-4632

SST/Medallion  
4315 Pickett Rd.  
Saint Joseph, MO 64503

Stantec Consulting Serv Inc.  
12222 Merit Dr. #400  
Dallas, TX 75251

State Farm Insurance  
1620 Dodge St.  
Omaha, NE 68197

State Farm Insurance  
PO Box 680001  
Dallas, TX 75270

State Farm Insurance  
PO Box 853925  
Richardson, TX 75085

State Fram Inssurance  
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Arlington, TX 76015

Stream Energy  
PO Box 650026  
Dallas, TX 75265

Susan Graham  
902 Melissa Lane  
Garland, TX 75040

Synchrony Bank/Amazon  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

Synchrony Bank/Lowes  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

Synchrony/PayPal Credit  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

Systems & Services Technologies, Inc.  
Attn: Bankruptcy  
4315 Pickett Road  
Saint Joseph, MO 64503

Texas Pulmonary Consultants  
PO Box 612344  
Dallas, TX 75261

Texas Trust CU  
500 W 7th Street #600  
Fort Worth, TX 76102

Texas Trust CU Office Lease  
c/o SVN Trinity Advisors  
3000 Race Street #100  
Fort Worth, TX 76111

Toyota Financial Services  
Attn: Bankruptcy  
PO Box 8026  
Cedar Rapids, IA 52409

Tri-Steel LLC  
5709 Jacksboro Highway  
Fort Worth, TX 76114

Turn-Key Development LLC  
4101 W. Green Oaks Blvd. #305-226  
Arlington, TX 76016

TX Tags  
PO Box 650749  
Dallas, TX 75265

Tx Tags  
PO Box 640749  
Dallas, TX 75265

U.S.Trustee  
1100 Commerce Street, Room 976  
Dallas, Texas 75242-0996

Unique Funding Solutions LLC  
2715 Coney Island Ave  
Brooklyn, NY 11235

United Revenue Corp.  
Attn: Bankruptcy  
204 Billings Street Ste 120  
Arlington, TX 76010

United States Attorney  
1100 Commerce Room 300  
Dallas, TX 75242-1699

Urban Design Partners LLC  
Ken Schumburg  
8430 Blue Heron Ct.  
Fort Worth, TX 76108



Vaughn & Ramsey Attorney  
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Arlington, TX 76006

Vaughn & Ramsey Attorney  
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Arlington, TX 76006

Velocity Commercial Capital LLC  
30699 Russell Ranch Rd. #295  
Westlake Village, CA 91362

Viola & Associates  
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North Richland Hills, TX 76180

Warrior Dumpster  
10127 Wildhorsa Pkwy  
San Antonio, TX 78254

Wendy Burgess Tarrant County Tax Assesso  
100 E Weatherford  
Fort Worth, TX 76196